

CLAIMS:

1. A method of communicating information in bar code form with a mobile communications device having an input capability for a user thereof, comprising:
 - making available to the user by the mobile communications device first information about diverse categories of information relating to the user;
 - identifying at least one of the diverse information categories, with user input from the user input capability of the mobile communications device in response to the step of making available first information;
 - obtaining by the mobile communications device second information relating to the identified category; and
 - communicating the second information at least in part in bar code form with light from the mobile communications device.
2. The method of claim 1 wherein the obtaining step comprises:
 - making available to the user by the mobile communications device option information about various options for the user that relate to the identified category; and
 - identifying at least one of the options with user input from the user input capability of the mobile communications device in response to the step of making available option information;the second information relating directly to the identified option and indirectly to the identified category.
3. The method of claim 2 wherein:
 - the step of making available first information comprises communicating through the mobile communications device to make available the first information from a remote database;
 - the step of making available option information comprises communicating through the mobile communications device to make available the option information from a remote database; and
 - the step of obtaining second information comprises communicating through the mobile communications device to receive the second information from a remote database.

4. The method of claim 3 wherein the steps of communicating to make available the first information, communicating to make available the option information, and communicating to receive the second information comprise wireless transmissions to and from the mobile communications device.

5. The method of claim 3 wherein:

the step of making available first information is performed at least in part using pull technology;

the step of making available option information is performed at least in part using pull technology; and

the step of obtaining second information is performed at least in part using pull technology.

6. The method of claim 2 wherein:

the step of making available first information comprises making available the first information from a database stored on the mobile communications device;

the step of making available option information comprises making available the option information from the database stored on the mobile communications device; and

the step of obtaining second information comprises communicating through the mobile communications device to receive the second information from a remote database.

7. The method of claim 6 wherein the step of communicating to receive the second information comprise wireless transmissions to and from the mobile communications device.

8. The method of claim 6 further comprising:

placing the first information into the database stored on the mobile communications device at least in part using pull technology; and

placing the option information into the database stored on the mobile communications device at least in part using pull technology;

wherein the step of obtaining second information is performed at least in part using pull technology.

9. The method of claim 6 further comprising:

placing the first information into the database stored on the mobile communications device at least in part using push technology; and
placing the option information into the database stored on the mobile communications device at least in part using push technology;
wherein the step of obtaining second information is performed at least in part using pull technology.

10. The method of claim 2 wherein:

the step of making available first information comprises making available the first information from a database stored on the mobile communications device;
the step of making available option information comprises making available the option information from the database stored on the mobile communications device; and
the step of obtaining second information comprises obtaining the second information from the database stored on the mobile communications device.

11. The method of claim 10 further comprising:

placing the first information into the database stored on the mobile communications device at least in part using pull technology;
placing the option information into the database stored on the mobile communications device at least in part using pull technology; and
placing the second information into the database stored on the mobile communications device at least in part using pull technology.

12. The method of claim 10 further comprising:

placing the first information into the database stored on the mobile communications device at least in part using push technology;
placing the option information into the database stored on the mobile communications device at least in part using push technology; and
placing the second information into the database stored on the mobile communications device at least in part using push technology.

13. The method of claim 1 wherein the second information relates directly to the identified category.

14. The method of claim 13 wherein:

the step of making available first information comprises communicating through the mobile communications device to make available the first information from a remote database; and

the step of obtaining second information comprises communicating through the mobile communications device to receive the second information from a remote data base.

15. The method of claim 14 wherein the steps of communicating to make available the first information and communicating to receive the second information comprise wireless transmissions to and from the mobile communications device.

16. The method of claim 14 wherein:

the step of making available first information is performed at least in part using pull technology; and

the step of obtaining second information is performed at least in part using pull technology.

17. The method of claim 13 wherein:

the step of making available first information comprises making available the first information from a database stored on the mobile communications device; and

the step of obtaining second information comprises communicating through the mobile communications device to receive the second information from a remote database.

18. The method of claim 17 wherein the step of communicating to receive the second information comprise wireless transmissions to and from the mobile communications device.

19. The method of claim 17:

further comprising placing the first information into the database stored on the mobile communications device at least in part using pull technology;

wherein the step of obtaining an information item is performed at least in part using pull technology.

20. The method of claim 17:

further comprising placing the first information into the database stored on the mobile communications device at least in part using push technology;

wherein the step of obtaining an information item is performed at least in part using pull technology.

21. The method of claim 13 wherein:

the step of making available first information comprises making available the first information from a database stored on the mobile communications device; and the step of obtaining second information comprises obtaining the second information from a database stored on the mobile communications device.

22. The method of claim 21 further comprising:

placing the first information into the database stored on the mobile communications device at least in part using pull technology; and placing the second information into the database stored on the mobile communications device at least in part using pull technology.

23. The method of claim 21 further comprising:

placing the first information into the database stored on the mobile communications device at least in part using push technology; and placing the second information into the database stored on the mobile communications device at least in part using push technology.

24. The method of claim 1 wherein the mobile communications device further has an information display capability for the user, further comprising displaying the second information at least in part in user-readable form by use of the information display capability of the mobile communications device.

25. The method of claim 1 further comprising, prior to the first information making available step, preprogramming the first information into the mobile communications device.

26. The method of claim 1 further comprising:

preprogramming the first information into the mobile communications device prior to the first information making available step; and placing the second information into a database stored on the mobile communications device at least in part using push technology, prior to the second information obtaining step.

27. The method of claim 26 wherein the push technology for the second information placing step comprises SMS messaging.

28. The method of claim 26 wherein the push technology for the second information placing step comprises WAP technology.

29. The method of claim 1 further comprising placing the second information into a database stored on the mobile communications device at least in part using pull technology, prior to the second information obtaining step.

30. The method of claim 29 wherein the pull technology for the second information placing step comprises WAP technology.

31. The method of claim 1 wherein the communicating step is performed by static light communications.

32. The method of claim 1 wherein the communicating step is performed by active light communications.

33. The method of claim 1 further comprising directing the light resulting from the step of communicating the second information with light to a bar code scanner.

34. The method of claim 1 wherein the step of making available first information and the step of obtaining second information are performed wirelessly.

35. The method of claim 1 wherein the step of making available first information is performed at least in part with push or pull technology, and the step of obtaining second information is performed at least in part with push or pull technology.

36. The method of claim 1 wherein the second information communicating step is performed by static light communications.

37. The method of claim 1 wherein the second information communicating step is performed by active light communications.

38. The method of claim 1 wherein the information category identified in the information category identifying step is an airline category and the second information

comprises a boarding pass, further comprising presenting the boarding pass as communicated in the second information communicating step to a bar code scanner to board an aircraft.

39. The method of claim 1 further comprising presenting the light from the second information communicating step to a bar code scanner.

40. The method of claim 1 wherein the diverse information categories comprise tickets.

41. The method of claim 1 wherein the diverse information categories comprise coupons.

42. The method of claim 1 wherein the diverse information categories comprise rights and privileges.

43. The method of claim 1 wherein the diverse information categories comprise user supplied information.

44. The method of claim 1 wherein the first information is stored on at least one server, further comprising accessing the server through a wireless service provider, and wherein the first information making available step comprises wirelessly accessing the wireless service provider from the mobile communications device.

45. The method of claim 44 wherein the wireless service provider has an Internet connection, and the server accessing step comprises accessing the server from the wireless service provider over the Internet.

46. The method of claim 44 wherein the wireless service provider is a wireless application service provider.

47. The method of claim 44 wherein the wireless service provider is a wireless operator.

48. The method of claim 44 wherein the wireless service provider is a portal.

49. The method of claim 1 wherein the mobile communications device further has an information display capability and wherein the information category identifying step comprises:

displaying a view of the diverse information categories by use of the information display capability of the mobile communications device; and
selecting one of the diverse information categories displayed in the view displaying step in response to the user input capability of the mobile communications device.

50. The method of claim 49 wherein the view displaying step comprises displaying on the display screen a plurality of top level folders from the user's database.

51. The method of claim 49 wherein the view displaying step comprises displaying on the display screen a plurality of subordinate level folders from the user's database.

52. The method of claim 49 wherein the view displaying step comprises displaying on the display screen a plurality of options from the user's database.

53. The method of claim 49 wherein the view displaying step comprises:
displaying on the display screen a plurality of top level folders from the user's database;
selecting one of the top level folders displayed in the top level folder displaying step in response to the user input capability of the mobile communications device;
displaying on the display screen a plurality of subordinate level folders corresponding to the top level folder selected in the top level folder selecting step;
selecting one of the subordinate level folders displayed in the subordinate level folder displaying step in response to the user input capability of the mobile communications device; and
displaying on the display screen a plurality of options corresponding to the subordinate level folder selected in the subordinate level folder selecting step.

54. The method of claim 49 wherein:
the mobile communications device comprises a display screen and a keypad;
the view displaying step comprises:
displaying on the display screen a plurality of folders from the user's database;
detecting a pressed key of the keypad to select a folder from the plurality of folders displayed in the folder displaying step;

opening the selected folder from the key touching step to display a plurality of options;
detecting a pressed key of the keypad to select an option from the plurality of options displayed in the folder opening step; and
the second information obtaining step comprises obtaining the second information in response to the option selection.

55. The method of claim 49 wherein:

the mobile communications device comprises a display screen and a stylus;
the view displaying step comprises:

displaying on the display screen a plurality of folders from the user's database;

detecting a touching of the display screen by the stylus to select a folder from the plurality of folders displayed in the folder displaying step;

opening the selected folder from the screen touching step to display a plurality of options; and

detecting a touching of the display screen by the stylus to select an option from the plurality of options displayed in the folder opening step; and

the second information obtaining step comprises obtaining the second information in response to the option selection.

56. The method of claim 1 wherein:

the mobile communications device comprises an ear piece and a mouthpiece;

the information category identifying step comprises:

articulating in the ear piece a plurality of folders for the diverse information categories from the user's database;

detecting a first spoken command at the mouthpiece to select a folder from the plurality of folders articulated in the folder articulation step;

opening the folder selected in the first spoken command detecting step to articulate in the ear piece a plurality of options; and

detecting a second spoken command at the mouthpiece to select an option from the plurality of options articulated in the folder opening step; and
the second information obtaining comprises obtaining the second information in response to the option selection.

57. The method of claim 1 wherein the information category identified in the information category identifying step is an airline category and the information communicated in the second information communicating step is a flight coupon, further comprising:

presenting the flight coupon as communicated in the second information communicating step to a bar code scanner to wirelessly acquire a boarding pass with the mobile communications device;
communicating the boarding pass at least in part in bar code form with light from the mobile communications device; and
presenting the boarding pass as communicated in the boarding pass communicating step to a bar code scanner to board an aircraft.

58. The method of claim 1 wherein the information category identified in the information category identifying step is an event category and the information communicated in the second information communicating step is a ticket to an event, further comprising presenting the ticket as communicated in the second information communicating step to a bar code scanner to enter the event.

59. The method of claim 58 further comprising:
exiting the event;
wirelessly acquiring a ticket stub with the mobile communications device, in response to the ticket presenting step;
communicating the ticket stub at least in part in bar code form with light from the mobile communications device; and
presenting the ticket stub as communicated in the ticket stub communicating step to a bar code scanner to reenter the event.

60. The method of claim 1 wherein the second information is an electronic ticket, further comprising:

purchasing the electronic ticket; and
adding the electronic ticket to one of the categories of information.

61. The method of claim 1 wherein the second information is an electronic license, further comprising:

applying for the electronic license; and
adding the electronic license to one of the categories of information.

62. The method of claim 1 wherein the second information is an electronic security pass, further comprising:

applying for the electronic security pass; and
adding the electronic security pass to one of the categories of information.

63. The method of claim 1 wherein the second information is prospective transaction information, further comprising the user executed steps of:

establishing the prospective transaction information; and
adding the prospective transaction information to one of the categories of information.

64. The method of claim 1 wherein the second information is from an entity other than the user, further comprising, prior to the second information communicating step:

making available to the entity access to at least one of the diverse information categories; and

augmenting at least one of the diverse information categories with the second information, the second information being from the entity as a result of the making available step.

65. The method of claim 64 wherein:

the diverse information categories are represented by a plurality of folders;

the entity making available step further comprises:

receiving a request from the entity to establish a new folder;
establishing the new folder with access restrictions appropriate for the entity; and

opening the folder to the entity upon the entity's compliance with the access restrictions; and

the augmenting step further comprises receiving the information from the entity in the new folder.

66. The method of claim 65 wherein the second information acquiring step comprises: receiving a request from the mobile communications device to read the second information from the new folder; and furnishing the second information to the mobile communications device from the new folder.

67. The method of claim 65 wherein the plurality of folders comprises a plurality of top level folders and a plurality of subordinate folders, at least some of the top level folders including more than one of the subordinate folders.

68. The method of claim 64 wherein:
the diverse information categories are represented by a plurality of folders;
the entity making available step further comprises:
 receiving a request from the entity to access a selected one of the
 folders, the selected folder having access restrictions
 appropriate for the entity; and
 opening the selected folder to the entity upon the entity's compliance
 with the access restrictions; and
the augmenting step further comprises receiving the information from the entity in the selected folder.

69. The method of claim 68 wherein the information is established by updating previous information in the selected folder.

70. The method of claim 68 wherein the information is established by placing new information in the selected folder.

71. The method of claim 68 wherein the second information acquiring step comprises: receiving a request from the mobile communications device to read the second information from the selected folder; and furnishing the second information to the mobile communications device from the selected folder.

72. The method of claim 68 wherein the plurality of folders comprises a plurality of top level folders and a plurality of subordinate folders, at least some of the top level folders including more than one of the subordinate folders.

73. The method of claim 1 further comprising, prior to the second information communicating step:

receiving a request from the mobile communications device to modify or create an element of the diverse information categories to establish the second information; and
electronically synchronizing records of an entity other than the user with the second information.

74. The method of claim 1 further comprising, prior to the second information communicating step:

furnishing a request from the mobile communications device to an entity other than the user to modify or create an element of the diverse transactional information to establish the second information; and
receiving additional information from the third party to establish the second information in accordance with the request from the mobile communications device.

75. A method of communicating information in bar code form with a mobile communications device having input capability and an information display capability for the user thereof, comprising:

making available to the user by the mobile communications device descriptive information about diverse categories of information relating to the user, the descriptive information being organized under category headings;
identifying at least one of the diverse information categories with user input from the user input capability of the mobile communications device in response to the step of making available descriptive information;
making available to the user by the mobile communications device option information about various options for the user that relate to the identified category;
identifying at least one of the options with user input from the user input capability of the mobile communications device in response to the step of making available option information;
obtaining by the mobile communications device an item of information relating to the identified option;

displaying the information item at least in part in user-readable form by use of the information display capability of the mobile communications device; and communicating the information item at least in part in bar code form with light from the mobile communications device.

76. The method of claim 75 further comprising:

preprogramming the descriptive information on the mobile communications device prior to the descriptive information making available step;
preprogramming the options information on the mobile communications device prior to the option information making available step; and
placing the information item into a database stored on the mobile communications device prior to the information item obtaining step.

77. The method of claim 76 wherein the information item placing step comprises SMS messaging.

78. The method of claim 76 wherein the information item placing step comprises synchronizing the mobile communications device with a non-mobile device.

79. A method of communicating information to a mobile communications device, the mobile communications device having user input and information display capabilities and the communicated information being suitable for display in bar code form by use of the information display capability of the mobile communications device, the method comprising:
furnishing for the mobile communications device first information about diverse categories of information relating to a user of the mobile communications device;
receiving an identification of at least one of the diverse information categories made by the user input capability of the mobile communications device; and
furnishing for the mobile communications device, in response to the receiving step, second information from the identified information category, the second information being furnished in a form suitable for wireless transmission to the mobile communications device and at least part of the second information being furnished in a form suitable for display in bar code form by use of the information display capability of the mobile communications device.

80. The method of claim 79 further comprising receiving from the mobile communications device a request for the first information, wherein the first information furnishing step comprises furnishing the first information in a form suitable for wireless transmission to the mobile communications device, in response to the first information request.

81. The method of claim 79 further comprising:
storing the first information on at least one server;
accessing the server from a wireless service provider; and
receiving a request for the first information from the mobile communications device;
wherein the first information furnishing step comprises furnishing the first
information from the server to the wireless service provider in a form suitable
for wireless transmission to the mobile communications device, in response to
the first information request.

82. The method of claim 79 wherein the second information is from an entity other than the user, further comprising, prior to the second information furnishing step:
making available to the entity access to at least one of the diverse information categories; and
augmenting at least one of the diverse information categories with the second information, the second information being from the entity as a result of the making available step.

83. The method of claim 79 further comprising, prior to the second information displaying step:
receiving a request from the mobile communications device to modify or create an element of the diverse information categories to establish the second information; and
electronically synchronizing records of an entity other than the user with the second information.

84. The method of claim 79 further comprising, prior to the second information displaying step:

furnishing a request from the mobile communications device to an entity other than the user to modify or create an element of the diverse transactional information to establish the second information; and
 receiving additional information from the third party to establish the second information in accordance with the request from the mobile communications device.

85. A computer-implemented method of employing one or more computers to enable a mobile communications device having user input and information display capabilities to communicate information in bar code form, the one or more computers having access to a network that includes a wireless link for wirelessly communicating with the mobile communications device, the method comprising:

receiving from the mobile communications device via the network a request for first information about diverse categories of information relating to a user of the mobile communications device;
 furnishing the first information to the mobile communications device via the network;
 receiving from the mobile communications device via the network an identification of at least one of the diverse information categories contained in the first information furnished to the mobile communications device in the first information furnishing step, the identification being in response to the user input capability of the mobile communications device; and
 furnishing to the mobile communications device via the network second information from the identified information category, in response to the information category identifying step, the second information comprising a component to enable the mobile communications device to display at least part of the second information in bar code form by use of the information display capability of the mobile communications device.

86. The method of claim 85 further comprising storing the first information in a database, wherein the first information furnishing step comprises furnishing the first information to the mobile communications device from the database.

87. The method of claim 85 further comprising storing the second information in a database accessible to a plurality of computers over a network, wherein the second information furnishing step comprises furnishing the second information from the database.

88. The method of claim 87 wherein the network is the Internet.

89. The method of claim 87 wherein the second information is at least in part from an entity other than the user, further comprising, prior to the second information furnishing step: making available to the entity access to the database; and adding the second information to the database under at least one of the diverse information categories, the second information being from the entity as a result of the making available step.

90. The method of claim 85 further comprising, prior to the request receiving step: receiving from the mobile communications device via the network a request to modify or create an element of the diverse information categories for establishing the second information; and electronically synchronizing information from an entity other than the user with the element to establish the second information.

91. The method of claim 85 further comprising, prior to the request receiving step: receiving from an entity other than the user a request to modify or create an element of the diverse transactional information for establishing the second information; and receiving additional information from the entity to establish the second information in accordance with the request from the mobile communications device.

92. The method of claim 85 wherein at least one of the diverse information categories is a ticket, coupon, rights and privileges, or user supplied information category.

93. The method of claim 85 wherein the request is a home account access.

94. The method of claim 85 wherein the request is a request to list categories under a category heading.

95. A method of controlling entry to a facility, comprising: furnishing to the mobile communications device first information about diverse categories of information relating to a user of the mobile communications device, the categories of information including a ticket-related category;

receiving an identification of the ticket-related category from the user input capability of the mobile communications device; and
wirelessly furnishing to the mobile communications device, in response to the receiving step, ticket information from the ticket-related category, at least part of the ticket information being furnished in a form suitable for display in bar code form by use of the information display capability of the mobile communications device.

96. The method of claim 95 further comprising:
communicating at least part of the ticket information in bar code form with light from the mobile communications device;
directing the light from the communicating step to a bar code scanner;
scanning the light from the communicating step with the bar code scanner; and
determining whether to permit entry to the facility as a result of the scanning step.

97. The method of claim 95 wherein:
the ticket information is a ticket to a sports event occurring at an arena; and
the bar code scanner is disposed at an entrance gate to the arena.

98. The method of claim 95 wherein:
the ticket information is an airline flight coupon; and
the bar code scanner is disposed at a check-in counter at an airport.

99. The method of claim 95 wherein:
the ticket information is an airline boarding pass; and
the bar code scanner is disposed at a boarding area to an airplane.

100. The method of claim 95 further comprising, following the ticket information furnishing step:
receiving an indication that the ticket information has been scanned by a bar code scanner; and
augmenting the ticket-related category to indicate use of the ticket information for entry to the facility.

101. The method of claim 95 wherein the ticket information provides for plural access to the facility, further comprising, following the ticket information furnishing step:

receiving an indication that the ticket information has been scanned by a bar code scanner;

augmenting the ticket-related category to indicate cancellation of the ticket; and
augmenting the ticket related category with a receipt to allow entry to the facility.

102. The method of claim 101 wherein the receipt is an electronic form of an airline boarding pass.

103. The method of claim 101 wherein the receipt is an electronic form of an event ticket stub.

104. A method of communicating information in bar code form with a mobile communications device having user input and information display capabilities, comprising:

- making available electronic access to diverse transactional information relating to a user of the mobile communications device, the transactional information being stored in a first non-transient memory comprising electronic memory of at least one computer system;
- identifying at least one transaction category in response to the user input capability of the mobile communications device;
- furnishing to the mobile communications device first information for the identified transaction category from the diverse transactional information stored in the first non-transient memory, at least part of the first information being furnished in a form suitable for communication in bar code form with light from the mobile communications device;
- receiving a communication with light from the mobile communications device of at least part of the first information in bar code form, with a bar code scanner; and
- processing the part of the first information obtained in the receiving step to obtain second information about use of the first information by the user, the second information being stored in a second non-transient memory comprising electronic memory of at least one computer system.

105. The method of claim 104 wherein the first information furnishing step comprises wireless transmissions involving the mobile communications device.

106. The method of claim 104 wherein the first information furnishing step is performed at least in part using push technology.

107. The method of claim 104 wherein the first information furnishing step is performed at least in part using pull technology.

108. The method of claim 104 wherein the first non-transient memory and the second non-transient memory are segregated.

109. The method of claim 104 wherein the first non-transient memory and the second non-transient memory have memory in common.

110. The method of claim 104 wherein:

the first non-transient memory includes electronic memory of a computer system on which the user has an account, and the second non-transient memory includes electronic memory of a computer system for managing airline travel;
the transaction category is a travel transaction;
the first information comprises an airline ticket; and
the second information comprises information on use of the airline ticket by the user to obtain a boarding pass.

111 The method of claim 104 wherein:

the first non-transient memory includes electronic memory of a computer system on which the user has an account, and the second non-transient memory includes electronic memory of a computer system for managing airline travel;
the transaction category is a travel transaction;
the first information comprises a boarding pass; and
the second information comprises information on use of the boarding pass by the user to board an airplane.

112. The method of claim 104 wherein:

the first non-transient memory includes electronic memory of a computer system on which the user has an account, and the second non-transient memory includes electronic memory of a computer system for managing reservations;
the transaction category is a travel transaction;
the first information comprises a reservation; and

the second information comprises information on arrival of the user.

113. The method of claim 104 wherein:

the first non-transient memory includes electronic memory of a computer system on which the user has an account, and the second non-transient memory includes electronic memory of a computer system for managing reservations;
the transaction category is an entertainment transaction;
the first information comprises a reservation; and
the second information comprises information on arrival of the user.

114. The method of claim 104 wherein:

the first non-transient memory includes electronic memory of a computer system on which the user has an account, and the second non-transient memory includes electronic memory of a computer system for managing events;
the transaction category is an entertainment transaction;
the first information comprises an event ticket; and
the second information comprises information on use of the event ticket by the user.

115. The method of claim 104 wherein:

the first non-transient memory includes electronic memory of a computer system on which the user has an account, and the second non-transient memory includes electronic memory of a computer system for managing coupons;
the transaction category is a shopping transaction;
the first information comprises a store coupon; and
the second information comprises information on use of the store coupon by the user.

116. The method of claim 104 wherein:

the first non-transient memory includes electronic memory of a computer system on which the user has an account, and the second non-transient memory includes electronic memory of a computer system for managing security;
the transaction category is a security pass transaction;
the first information comprises a security pass; and
the second information comprises information on use of the security pass by the user.

117. The method of claim 104 wherein:

the first non-transient memory includes electronic memory of a computer system on which the user has an account, and the second non-transient memory includes electronic memory of a computer system for managing licenses;
the transaction category is a license transaction;
the first information comprises a driver's license; and
the second information comprises information on use of the driver's license by the user.

118. The method of claim 104 wherein:

the first non-transient memory includes electronic memory of a computer system on which the user has an account, and the second non-transient memory includes electronic memory of a computer system for managing privileges;
the transaction category is a privileges transaction;
the first information comprises a rental privilege; and
the second information comprises information on use of the rental privilege by the user.

119. A method of processing coupons comprising:

issuing electronic coupons from an agency;
furnish the electronic coupons to a delivery engine for storage in a database comprising diverse categories of information relating to a user of a mobile communications device;
furnishing at least one of the coupons in electronic bar code form to a mobile communications device for communication with light from the mobile communications device;
receiving, at the delivery engine, coupon usage data and a store identifier from a scan of light from the mobile communications device at a point-of-sale;
forwarding the coupon usage data and an identifier for the point-of-sale from the delivery engine to a clearinghouse;
preparing at the clearinghouse a report of coupon usage from the coupon usage data and the point-of-sale identifier;
sending money from the clearinghouse to the point-of-sale based on the coupon usage report; and
sending the coupon usage report to the agency.

120. The method of claim 119 wherein the agency is a goods manufacturer.

121. The method of claim 119 wherein the agency is the point-of-sale.

122. A method of processing coupons comprising:

issuing electronic coupons from an agency;

furnish the electronic coupons to a mobile communications device for storage in a database thereof comprising diverse categories of information relating to a user of the mobile communications device, and for communication of at least one of the coupons in electronic bar code with light from the mobile communications device;

generating coupon usage data from a scan of light from the mobile communications device at a point-of-sale;

forwarding the coupon usage data and an identifier for the point-of-sale from the point-of-sale to a clearinghouse;

preparing at the clearinghouse a report of coupon usage from the coupon usage data and the point-of-sale identifier;

sending money from the clearinghouse to the point-of-sale based on the coupon usage report; and

sending the coupon usage report to the agency.

123. The method of claim 122 wherein the agency is a goods manufacturer.

124. The method of claim 122 wherein the agency is the point-of-sale.

125. A mobile communications device comprising:

a wireless communications capability;

a user input capability; and

a plurality of software components for communicating information in bar code form with light from the mobile communications device, the software components comprising:

a component for acquiring first information about diverse categories of information relating to a user of the mobile communications device;

a component for identifying at least one of the diverse information categories acquired by the acquiring component in response to the user input capability of the mobile communications device; a component responsive to the identifying component for acquiring via the wireless communications capability second information from the identified information category; and a component for communicating the second information at least in part in bar code form with light from the mobile communications device.

126. The mobile communications device of claim 125 wherein the acquiring component comprises a component for acquiring the first information via the wireless communications capability.

127. The mobile communications device of claim 125 further comprising a memory, wherein the acquiring component comprises a component for acquiring the first information from the memory.

128. The mobile communications device of claim 125 further comprising: an information display capability; and a component for displaying a view of the diverse information categories acquired by the acquiring component, by use of the information display capability.

129. The mobile communications device of claim 128 wherein the view comprises a plurality of top level folders.

130. The mobile communications device of claim 128 wherein the view comprises a plurality of subordinate level folders.

131. The mobile communications device of claim 128 wherein the view comprises a plurality of options.

132. The mobile communications device of claim 125 further comprising an information display capability, wherein:
the user input capability comprises a keypad or a stylus; and
the information display capability comprises a display screen.

133. A mobile communications device comprising:

a communications capability;

a user input capability;

a memory; and

a plurality of software components for managing a database of information in diverse categories relating to the user stored in the memory, and for communicating information in bar code form with light from the mobile communications device, the software components comprising:

a component for making available to the user first information about the diverse categories of information;

a component for identifying at least one of the diverse information categories with user input from the user input capability of the mobile communications device in response to the first information made available by the first information making available component;

a component for obtaining second information relating to the identified information category from the database; and

a component for communicating the second information at least in part in bar code form with light from the mobile communications device.

134. The mobile communications device of claim 133 further comprising a wireless communications capability, wherein the second information obtaining component comprises a component for receiving the second information via the wireless communications capability.

135. The mobile communications device of claim 133 further comprising a wired communications capability, wherein the second information obtaining component comprises a component for receiving the second information via the wired communications capability.

136. The mobile communications device of claim 133 wherein the software components further comprise:

a component for receiving the second information from at least one remote information source; and

a component for placing the second information received from the at least one remote information source into to the database.

137. The mobile communications device of claim 133 further comprising:

an information display capability; and

a component for displaying the first information by use of the information display capability.

138. A system comprising:

a network comprising a wireless component;

a mobile communications device having a user input capability and a capability of communicating information in bar code form with light, and being coupled to the network via the wireless component thereof;

a bar code scanner coupled to the network;

a database maintained on at least one database server coupled to the network, the database comprising diverse transactional information in a plurality of transaction categories relating to a user of the mobile communications device;

means for furnishing information about at least some of the transaction categories from the database to the mobile communications device via the network;

means incorporated into the mobile communications device for identifying at least one of the transaction categories in response to the user input capability of the mobile communications device;

means for furnishing first information for the identified transaction category from the database to the mobile communications device via the network, the first information having a capability of enabling the mobile communications device to communicate at least part of the first information in bar code form with light from the mobile communications device;

means for receiving from the bar code scanner the part of the first information communicated in a bar code form with light; and

means for process the part of the first information obtained in the receiving step to obtain second information about use of the first information by the user.

139. The system of claim 138 wherein the second information is stored in the database.

140. The system of claim 138 further comprising an additional database maintained on at least one additional database server coupled to the network, the second information being stored in the additional database.

141. The system of claim 140 wherein:

the server on which the database is maintained is part of a computer system on which the user has an account; and

the additional server on which the additional database is maintained is part of a computer system for managing airline travel, for managing reservations, for managing events, for managing coupons, for managing security, for managing licenses, for managing privileges, or for managing any combination of the foregoing.

142. A system of processing coupons, comprising:

means for issuing electronic coupons from an agency;

means for furnishing the electronic coupons to a delivery engine for storage in a database comprising diverse categories of information relating to a user of a mobile communications device;

means for furnishing the coupons in electronic bar code form to a mobile communications device for communication thereof with light from the mobile communications device;

means for receiving, at the delivery engine, coupon usage data and a point-of-sale identifier from a scan of light from the mobile communications device at a point-of-sale, the light communicating at least one of the coupons in bar code form;

means for forwarding the coupon data and the point-of-sale identifier from the delivery engine to a clearinghouse;

means for preparing at the clearinghouse a report of coupon usage from the coupon usage data and the point-of-sale identifier;

means for sending money from the clearinghouse to the point-of-sale based on the coupon usage report; and

means for sending the coupon usage report to the agency.

143. The system of claim 142 wherein the agency is a goods manufacturer.

144. The system of claim 142 wherein the agency is the point-of-sale.

145. A system of processing coupons, comprising:

means for issuing electronic coupons from an agency;

means for furnishing the electronic coupons to a mobile communications device for storage in a database thereon comprising diverse categories of information relating to a user of the mobile communications device, and for communication the electronic coupons in electronic bar code form with light from the mobile communications device;

means for generating coupon usage data from a scan of light from the mobile communications device at a point-of-sale, the light communicating at least one of the coupons in bar code form;

means for forwarding the coupon data and the point-of-sale identifier to a clearinghouse;

means for preparing at the clearinghouse a report of coupon usage from the coupon usage data and the point-of-sale identifier;

means for sending money from the clearinghouse to the point-of-sale based on the coupon usage report; and

means for sending the coupon usage report to the agency.

146. The system of claim 145 wherein the agency is a goods manufacturer.

147. The system of claim 145 wherein the agency is the point-of-sale.